



Frequently Asked Questions (FAQs)

1. Why is City of Maricopa getting new flood hazard maps?

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in the effort to protect lives and properties in City of Maricopa. They indicate the risk for flooding throughout the City of Maricopa. However, the current maps are out of date. Some formerly rural areas were never mapped in detail, and other areas haven't been re-mapped in more than three years. Over time, water flow and drainage patterns have changed dramatically due to surface erosion, land use and natural forces. The likelihood of inland, riverine and coastal flooding in certain areas has changed along with these factors.

New digital mapping techniques will provide more detailed, reliable and current data on Maricopa flood hazards. The result: a better picture of the areas most likely to be impacted by flooding and a better foundation from which to make key decisions.

2. Who is responsible for modernizing the maps?

Currently, there is a nationwide collaborative effort across all levels of government to update the nation's flood hazard data and provide it in a detailed, digital format, in accordance with a multi-year plan created by the Federal Emergency Management Agency (FEMA). The effort evolved as a growing number of industries were impacted by out-of-date flood data.

Maricopa's map modernization project is a joint effort with FEMA in cooperation with local associations and private sector partners.

3. What is a Flood Hazard Map?

Flood hazard maps, also called "Flood Insurance Rate Maps" or "FIRMs" are used to determine the flood risk to your home or business. The low- and moderate-risk zones are represented on the maps by the letter "X" or an "X" that is shaded. The inland high-risk zones will be labeled with designations such as "A", "AE", "AO" or "AH", and coastal high-risk zones that have additional risk from storm surge will be labeled "V" or "VE".

4. What are the benefits of the new flood hazard maps?

The Map Modernization project will benefit numerous groups of people in different ways:

- Community planners and local officials will gain a greater understanding of the flood hazards and risks that affect Maricopa and can therefore improve local planning activities.
- Builders and developers will have access to more detailed information for making decisions on where to build and how construction can affect local flood hazard areas.
- Insurance agents, insurance companies, and lending institutions will have easy on-line access to updates and upcoming changes in order to serve their customers and community more efficiently.
- Home and business owners will have the ability to make better financial decisions about protecting their properties.



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5. What is a floodplain and how do I determine if my property is located in this area?

A floodplain is the part of the land where water collects, pools, and flows during the course of natural events. Such areas are classified as Special Flood Hazard Areas (SFHA), and are located in a 100-year flood zone. The term "100-year flood" is a little confusing. It is the flood elevation that has a 1- percent chance of being equaled or exceeded each year; it is not the flood that will occur once every 100 years. The likelihood of a flood occurring within a 100-year stretch of time is very, very high, but there's no way to predict when the next flood will occur - or the one after that. The redrawn maps indicate the floodplain as a "high-risk" area, officially classified as an AE, A, or AO zone. Low- and moderate-risk areas will be designated as X zones and shaded X zones on the new maps.

Visit www.maricopa-az.gov for more information.

6. How will the new flood hazard maps affect me?

Neighborhoods across Maricopa will be affected differently by these map changes. There will be some properties that aren't affected - their risk remains the same. Other properties will now be mapped into a higher-risk area and/or show a new Base Flood Elevation*. Some properties will be mapped into a lower-risk area than before. Altogether, more than 1000 properties will show some change.

7. What will happen if I move from a low- or moderate-risk area to a high-risk area?

If the new maps—once adopted—indicate the building on your property is now at a higher risk for flooding, you will be required to purchase a flood policy if you carry a mortgage from a federally regulated lender. If you do not have a mortgage, it is still recommended that you purchase flood insurance. Over the life of a 30-year loan, there is about a 3 times greater chance of having a flood in your home than having a fire*. And most homeowners' insurance policies do not provide coverage for damage due to flooding.

If your building is redrawn into a high-risk area, there are lower-cost options available through the National Flood Insurance Program (NFIP) "grandfathering" rule.

* Base Flood Elevation: The height of the base flood—or area of land that has a 1 percent chance of flooding in a given year—in feet, in relation to the North American Vertical Datum of 1988.

* FEMA - 2005 National Statistic



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8. What will happen if I move from a high-risk to a low- or moderate-risk area?

When a building moves to a low- or moderate-risk area, there is no longer a federally mandated requirement to purchase flood insurance. However, the risk has only been reduced, *not removed*. Flood insurance is still recommended.

Upon the adoption of the new maps, you may be eligible for a lower-cost Preferred-Risk Policy (PRP). Through your insurance agent, it is simple to submit a PRP application and insured-signed conversion form to avoid any gaps in your flood coverage.

9. How might the new flood maps affect me financially?

When new maps are officially adopted, if your structure is mapped into a high-risk area and you have a mortgage with a federally-regulated lender, you will need to purchase flood insurance. If your property is mapped into a low- or moderate-risk area, you are not required to purchase or maintain insurance, but are strongly encouraged to do so. The cost of properly protecting your home and contents from flood damage is far less expensive than the cost to repair or replace it after a flood has occurred.

Through the National Flood Insurance Program, coverage can often be obtained at significant savings. The average cost for a flood insurance policy is around \$500 per year. Further, homeowners may qualify for a Preferred Risk Policy that covers both a structure and its contents for as little as \$112 per year. Coverage for renters starts at just \$39 a year. Talk to your insurance agent to determine the appropriate level of protection you need and the money savings options that are available.

10. What is the Grandfathering Rule and how can it help me?

The National Flood Insurance Program (NFIP) has “grandfathering” rules to recognize policyholders who have built in compliance with the flood map in place at the time of construction or who maintain continuous coverage. These rules allow such policyholders to benefit in the premium rating for their building. However, property owners should always use the new map if it will provide you with a more favorable premium.

Renewal of An Existing Policy

When determining the premium you will pay for flood insurance, an insurance agent will rate your flood insurance policy based on the flood map that is in effect on the date you purchase your policy. Flood insurance policies may then be renewed and still be rated based on the flood map in effect when the policy was initially rated as long as the flood insurance coverage is continuous and the building has not been altered in a manner that would remove this benefit. For example, if the building on the property is now in an X zone, you could purchase the policy before the flood maps are adopted and keep the lower rate associated with the X zone even after the new flood maps become effective. You may even qualify for the lower-cost Preferred Risk Policy for the first year, which provides both building and contents coverage at



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significant savings. To help maintain this grandfathering benefit for the next owner, you may transfer the policy to them at the time of sale.

Built in Compliance

The NFIP will honor a Grandfather rule for buildings constructed after the first flood map for the community became effective if:

- the building was built in compliance with the flood map in effect at the time of construction; and
- if the building has not been substantially damaged or altered.

Under this Grandfather rule, the property owner must provide proper documentation to the insurance company.

If you wish to keep the zone designation in effect when the structure was built, you must provide a copy of the flood map effective at the time of construction showing where the structure is located or present a letter from a community official verifying this information.

In general, for buildings constructed in high-risk zones after the community's first flood map was adopted, your rates are based upon the difference between the flood map's Base Flood Elevation (BFE) and your building's elevation. If there is a change in the BFE and keeping the BFE that existed when the structure was first built gives you a better rate, you must provide the agent with an elevation certificate and a copy of the flood map effective at the time of construction. A letter from a community official verifying this information is also acceptable.

11. What if my home or business is mapped into a high-risk area but I believe the designation is in error?

Flood map designations are always based on the best data available to engineers and local officials at the time areas within a community are surveyed and assessed. Every effort is made to ensure that the maps reflect the most accurate and reliable information about the flood risk for *all* properties. However, re-examining and updating flood hazard information for an entire community is often a multi-year process, and you may feel that you have more accurate data about your property when new maps are eventually completed and released to the public.

As a mechanism to ensure that residents' questions or concerns about the new map designations are addressed, a 90-day "Public Comment Period" is in place. During this period, citizens will have the opportunity to submit technical and/or scientific data to support a claim that their property has been improperly placed in a high-risk area. If you have better information, such as an elevation certificate, topographic map or detailed hydraulic or hydrologic data, then you may be able to protest or appeal the flood risk indicated by the new maps.



12. When do the new maps become effective?

The maps officially released to county officials and the public in May are still preliminary and have been generated by our Master Drainage Study and Plan produced by HDR, Inc.

Initial release is followed by a short review period by community officials. Then there is a 90-day "Public Comment Period." The final review and adoption process is expected to begin in Summer 2011 and the date of adoption is approximated for Fall 2012. Once the maps are adopted, new flood insurance requirements will become effective.

13. How can I learn more about the flood map modernization process and how it could affect me?

The following is a list of resources and contact information if you have further questions regarding the City of Maricopa map modernization project:

Web site Resources:

- City of Maricopa Web site: www.maricopa-az.gov
- FEMA Web site on Mapping: www.fema.gov//plan/prevent/fhm
- For general information about flood insurance: www.FloodSmart.gov

Other Resources:

- City of Maricopa Call Center: 520-316-6951, Kelli Kurtz, Flood Plain Manager
- FEMA Map Assistance Center 1-877-FEMA MAP (1-877-336-2627)
Open Monday-Friday, 8am-6:30pm
- To view, or purchase flood hazard maps for a nominal fee: 1-800-358-9616
- For questions on flood policy coverage and rates: 1-800-427-4661
- Public Meetings: For the latest dates and locations, call the City of Maricopa Call Center: 520-316-6951 or visit www.maricopa-az.gov

14. What is the National Flood Insurance Program (NFIP)?

The NFIP is a Federal program enabling property owners in participating communities to purchase insurance protection against losses from flooding. This insurance is designed to provide an insurance alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents caused by floods.

Participation in the NFIP is based on an agreement between local communities and the Federal Government that states if a community will adopt and enforce a floodplain management ordinance to reduce future flood risks to new construction in Special Flood Hazard Areas, the Federal Government will make flood insurance available within the community as a financial protection against flood losses.

15. Why was the NFIP established by Congress?



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For decades, the national response to flood disasters was generally limited to constructing flood-control works such as dams, levees, sea-walls, and the like, and providing disaster relief to flood victims. This approach did not reduce losses, nor did it discourage unwise development. In some instances, it may have actually encouraged additional development. To compound the problem, the public generally could not buy flood coverage from insurance companies, and building techniques to reduce flood damage were often overlooked.

In the face of mounting flood losses and escalating costs of disaster relief to the general taxpayers, the U.S. Congress created the NFIP. The intent was to reduce future flood damage through community floodplain management ordinances, and provide protection for property owners against potential losses through an insurance mechanism that requires a premium to be paid for the protection.

16. What is a flood?

"Flood" is defined in the Standard Flood Insurance Policy (SFIP), in part, as: A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from overflow of inland or tidal waters, from unusual and rapid accumulation or runoff of surface waters from any source, or from mudflow.

17. What is the 100-year flood?

The term "100-year flood" is misleading. It is not the flood that will occur once every 100 years. Rather, it is the flood elevation that has a 1- percent chance of being equaled or exceeded each year. Thus, the 100-year flood could occur more than once in a relatively short period of time. The 100-year flood, which is the standard used by most Federal and state agencies, is used by the NFIP as the standard for floodplain management and to determine the need for flood insurance. A structure located within a special flood hazard area shown on an NFIP map has a 26 percent chance of suffering flood damage during the term of a 30 year mortgage.

18. Does a 100-year storm always cause a 100-year flood?

No. Several factors can independently influence the cause-and-effect relation between rainfall and stream flow.

19. Can two "100-year floods" occur within several years or even within the same year?

Yes, although if "100-year floods" started occurring each year, then the more frequent occurrences of the floods would change the statistical probability that the floods would occur, and thus, the "100-year floods" could become "50-year floods"! This question points out the importance of proper terminology. The term "100-year flood" is used in an attempt to simplify the definition of a flood that statistically has a 1-percent chance of occurring in any given year. Likewise, the term "100-year storm" is used to define a rainfall event that statistically has this same 1-percent chance of occurring. In other words, over the course of 1 million years, these events would be expected to occur 10,000 times. These events, as well as any recurring events, are assumed to be statistically independent of each other. Therefore, each year begins with the same 1-percent chance that a 100-year event will occur.



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Recurrence interval, in years	Probability of occurrence in any given year	Percent chance of occurrence in any given year
100	1 in 100	1
50	1 in 50	2
25	1 in 25	4
10	1 in 10	10
5	1 in 5	20
2	1 in 2	50



20. Who can prepare an elevation certification?

Elevation Certificates must be prepared and certified by a land surveyor, engineer, or architect who is authorized by commonwealth, state, or local law to certify elevation information. Community officials who are authorized by local law or ordinance to provide floodplain management information may also sign the certificate. Elevations must be certified by a licensed engineer or surveyor if the elevation certificate is intended to support an application for a Letter of Map Amendment or a Letter of Map Revision based on Fill.

21. How does the NFIP benefit property owners? Taxpayers? Communities?

Through the NFIP, property owners in participating communities are able to insure against flood losses. By employing wise floodplain management, a participating community can protect its citizens against much of the devastating financial loss resulting from flood disasters. Careful local management of development in the floodplains results in construction practices that can reduce flood losses and the high costs associated with flood disasters to all levels of government.

22. Who may purchase a flood insurance policy?

NFIP coverage is available to all owners of insurable property (a building and/or its contents) in a community participating in the NFIP. Owners and renters may insure their personal property against flood loss. Builders of buildings in the course of construction, condominium associations, and owners of residential condominium units in participating communities all may purchase flood insurance.

Condominium associations may purchase insurance coverage on a residential building, including all units, and its commonly owned contents under the Residential Condominium Building Association Policy Form. The unit owner may separately insure personal contents as well as obtain additional building coverage under the Dwelling Policy Form as long as the unit owner's share of the RCBAP and his/her added coverage do not exceed the statutory limits for a single-family dwelling. The owner of a non-residential condominium unit may purchase only contents coverage for that unit.

23. What types of property may be insured against flood loss?

Almost every type of walled and roofed building that is principally above ground and not entirely over water may be insured if it is in a participating community. In most cases, this includes manufactured (i.e., mobile) homes that are anchored to permanent foundations and travel trailers without wheels that are anchored to permanent foundations and are regulated under the community's floodplain management and building ordinances or laws. (However, this does not include converted buses or vans.) Contents of insurable walled and roofed buildings also may be insured under separate coverage.

24. What kinds of property are not insurable under the NFIP?

Buildings entirely over water or principally below ground, gas and liquid storage tanks, animals, birds, fish, aircraft, wharves, piers, bulkheads, growing crops, shrubbery, land, livestock, roads, machinery or equipment in the open,



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and most motor vehicles are not insurable. Most contents and finishing materials located in a basement or in enclosures below the lowest elevated floor of an elevated building constructed after the FIRM became effective are not covered. Information on the insurability of any special property may be obtained by contacting a property insurance agent or a broker.

25. Are there certain buildings that cannot be covered?

Flood insurance is not available for buildings that FEMA determines have been declared by a State or local zoning authority or other appropriate authority to be in violation of State or local floodplain management regulations or ordinances. No new policies can be written to cover such buildings; nor can an existing policy be renewed.

New construction or substantially improved structures located within a designated Coastal Barrier Resources System (CBRS) area are not eligible for flood insurance, but existing structures that predate CBRS designation are eligible for flood insurance coverage. These areas are located in nearly 400 communities on the Atlantic and Gulf coasts and along the Great Lakes shores, and are delineated on the communities' flood maps. If, at the time of a loss, it is determined that a post-CBRS-designation building is located in a CBRS area, the claim will be denied, the policy canceled, and the premium refunded.

26. How is flood insurance purchased?

After a community joins the NFIP, a policy may be purchased from any licensed property insurance agent or broker who is in good standing in the State in which the agent is licensed or through any agent representing a company, including an employee of the company authorized to issue the coverage.

The steps leading to the purchase of a flood insurance policy are:

- i. A property owner or renter perceives a risk of flooding to an insurable building or its contents and elects to purchase flood insurance, or a lender making, renewing, increasing, or extending a loan, or at any time during the term of the loan, informs the builder or potential buyer that the building is in a Special Flood Hazard Area (SFHA) and flood insurance must be purchased as required by the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994. The builder or borrower contacts an insurance agent or broker or a Write Your Own (WYO) company.
- ii. The insurance agent completes the necessary forms for the builder or buyer. In the case of a building constructed in an SFHA after the issuance of a Flood Insurance Rate Map (FIRM), the builder or buyer must obtain an elevation certificate completed by a licensed engineer, architect, surveyor, or appropriate community official.
- iii. The insurance agent submits the application, necessary elevation certification, and full premium to the NFIP or to a participating WYO company.



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27. How are flood insurance premiums calculated?

A number of factors are considered in determining the premium for flood insurance coverage. They include the amount of coverage purchased; location; age of the building; building occupancy; design of the building; and, for buildings in SFHAs, elevation of the building in relation to the Base Flood Elevation (BFE). Buildings eligible for special low-cost coverage at a pre-determined, reduced premium rate are single-family, one- to four-family dwellings, and non-residential buildings located in moderate-risk Zones B, C, and X. For these exceptions, certain loss limitations exist.

28. Is the purchase of flood insurance mandatory?

The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 mandate the purchase of flood insurance as a condition of Federal or Federally related financial assistance for acquisition and/or construction of buildings in SFHAs of any community. The purchase of flood insurance on a voluntary basis is frequently prudent even outside of SFHAs.

The Acts prohibit Federal agency lenders, such as the Small Business Administration (SBA) and United States Department of Agriculture's (USDA) Rural Housing Service, and Government-Sponsored Enterprises for Housing (Freddie Mac and Fannie Mae) from making, guaranteeing, or purchasing a loan secured by improved real estate or mobile home(s) in an SFHA, unless flood insurance has been purchased, and is maintained during the term of the loan.

The Acts apply to lenders under the jurisdiction of Federal entities for lending institutions. These Federal entities include the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Comptroller of the Currency, the Office of Thrift Supervision, the National Credit Union Administration, and the Farm Credit Administration. The Acts also require Freddie Mac and Fannie Mae to implement procedures designed to ensure compliance with the mandatory purchase requirements of the Acts.

The purchase of flood insurance does not apply to conventional loans made by Federally regulated lenders when the community in which the building is located is not participating in the NFIP. Although Federal flood insurance is not available for new construction or substantially improved structures in CBRS areas, conventional loans may be made there by Federally regulated lenders. In these cases, the lending institution is required to notify the borrower that, in the event of a flood-related Presidential declared disaster, Federal disaster assistance will not be available for the permanent repair or restoration of the building. Federally regulated or insured lending institutions are required in all cases to notify the borrower when the building being used to secure a loan is in an SFHA.



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29. Why is there a requirement to purchase flood insurance in communities that have not suffered flooding in many years or ever?

A major purpose of the NFIP is to alert communities to the danger of flooding and to assist them in reducing potential property losses from flooding. Therefore, FEMA determines flood risk through the use of all available information for each community. Historical flood data are only one element used in determining flood risk. More critical determinations can be made by evaluating the community's rainfall and river-flow data, topography, wind velocity, tidal surge, flood-control measures, development (existing and planned), community maps, and other data.

30. What is the flood insurance policy term?

Flood insurance coverage is available for a 1-year term.

31. Is there a waiting period for flood insurance to become effective?

There is normally a 30-day waiting period before flood insurance goes into effect. There are two exceptions:

- i. If the initial purchase of flood insurance is in connection with the making, increasing, extending, or renewing of a loan, there is no waiting period. The coverage becomes effective at the time of the loan, provided the application and presentment of premium are made at or prior to loan closing.
- ii. If the initial purchase of flood insurance is made during the 13-month period following the revision or update of a Flood Insurance Rate Map for the community, there is a 1-day waiting period.

In addition to the two basic exceptions, FEMA has issued a policy decision specifying the following four exceptions:

1. The 30-day waiting period will not apply when there is an existing insurance policy and an additional amount of flood insurance is required in connection with the making, increasing, extending, or renewing of a loan, such as a second mortgage, home equity loan, or refinancing. The increased amount of flood coverage will be effective as of the time of the loan closing, provided the increased amount of



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coverage is applied for and the presentment of additional premium is made at or prior to the loan closing.

2. The 30-day waiting period will not apply when an additional amount of insurance is required as a result of a map revision. The increased amount of coverage will be effective at 12:01 a.m. on the first calendar day after the date the increased amount of coverage is applied for and the presentment of additional premium is made.
3. The 30-day waiting period will not apply when flood insurance is required as a result of a lender's determining a loan that does not have flood insurance coverage should be protected by flood insurance. The coverage will be effective upon the completion of an application and the presentment of payment of premium.
4. The 30-day waiting period will not apply when an additional amount of insurance offered in the renewal bill is being obtained in connection with the renewal of a policy.

32. How much flood insurance coverage is available?

The following coverage limits are available under the Dwelling Form and the General Property Form of the Standard Flood Insurance Policy. Coverage limits under the Residential Condominium Building Association Policy are listed in the NFIP Flood Insurance Manual.

	Emergency Program	Regular Program
Building Coverage		
Single-family dwelling	\$ 35,000	\$250,000
Other residential	\$35,000	\$250,000
Other residential	\$100,000	\$250,000
Non-residential	\$100,000	\$500,000



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Contents Coverage

Residential	\$ 10,000	\$100,000
Non-residential including Small Business	\$100,000	\$500,000

33. What flood losses are covered?

The Standard Flood Insurance Policy (SFIP) Forms contain complete definitions of the coverages they provide. Direct physical losses by "flood" are covered. Also covered are losses resulting from flood-related erosion caused by waves or currents of water activity exceeding anticipated cyclical levels, or caused by a severe storm, flash flood, abnormal tidal surge, or the like, which result in flooding, as defined. Damage caused by mudflows, as specifically defined in the policy forms, is covered.

34. What is the difference between an FHBM and a FIRM?

A Flood Hazard Boundary Map (FHBM) is based on approximate data and identifies, in general, the SFHAs within a community. It is used in the NFIP's Emergency Program for floodplain management and insurance purposes. A Flood Insurance Rate Map (FIRM) usually is issued following a flood risk assessment conducted in connection with the community's conversion to the NFIP's Regular Program. If a detailed assessment, termed a Flood Insurance Study (FIS), has been performed, the FIRM will show Base Flood Elevations (BFEs) and insurance risk zones in addition to floodplain boundaries. The FIRM may also show a delineation of the regulatory floodway. (See the answer to Question 80 for a description of "regulatory floodway.") After the effective date of the FIRM, the community's floodplain management ordinance must be in compliance with appropriate Regular Program requirements. Actuarial rates, based on the risk zone designations shown on the FIRM, are then applied for newly constructed, substantially improved, and substantially damaged buildings.

35. How are flood hazard areas and flood levels determined?

Flood hazard areas are determined using statistical analyses of records of riverflow, storm tides, and rainfall; information obtained through consultation with the community; floodplain topographic surveys; and hydrologic and hydraulic analyses. The FIS covers those areas subject to flooding from rivers and streams, along coastal areas and lake shores, or shallow flooding areas.

36. What is the role of the local community in its flood hazard assessment?

In conducting a FIS, FEMA considers all available information for use in the study. Public meetings are usually held with community officials and other interested parties in an effort to obtain all relevant information to help ensure accurate study results. FEMA also works closely with community officials before and during the study to describe technical and administrative procedures and to obtain community input before the FIRM and collateral



FIS report are published. Before the FIS is initiated, FEMA representatives, the selected contractor, and community officials meet to discuss the areas to be studied and the level of study required. This meeting is called a "time and cost" meeting.

37. What flood hazard zones are shown on the Flood Insurance Rate Map and what do they mean?

Several areas of flood hazard are commonly identified on the FIRM. One of these areas is the SFHA, which is defined as the area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent-annual-chance flood is also referred to as the "base flood." SFHAs are labeled as Zone A, Zone AO, Zone AH, Zones A1-A30, Zone AE, Zone 99, Zone AR, Zone AR/AE, Zone AR/AH, Zone AR/AO, Zone AR/A1-A30, Zone AR/A, Zone V, Zone VE, and Zones V1-V30. Moderate flood hazard areas, labeled Zone B or Zone X (shaded), are also shown on the FIRM, and are the areas between the limits of the base flood and the 0.2-percent-annual-chance. The areas of minimal flood hazard, which are the areas outside the SFHA and higher than the elevation of the 0.2-percent-annual-chance flood, are labeled Zone C or Zone X (unshaded). The definitions for the various flood hazard areas are presented below.

Zone V: Areas along coasts subject to inundation by the 1-percent-annual-chance flood event with additional hazards associated with storm-induced waves. Because detailed hydraulic analyses have not been performed, no BFEs or flood depths are shown. Mandatory flood insurance purchase requirements apply.

Zones VE and V1-V30: Areas along coasts subject to inundation by the 1-percent-annual-chance flood event with additional hazards due to storm-induced velocity wave action. BFEs derived from detailed hydraulic analyses are shown within these zones. Mandatory flood insurance purchase requirements apply. (Zone VE is used on new and revised maps in place of Zones V1-V30.)

Zone A: Areas subject to inundation by the 1-percent-annual-chance flood event. Because detailed hydraulic analyses have not been performed, no BFEs or flood depths are shown. Mandatory flood insurance purchase requirements apply.

Zones AE and A1-A30: Areas subject to inundation by the 1-percent-annual-chance flood event determined by detailed methods. BFEs are shown within these zones. Mandatory flood insurance purchase requirements apply. (Zone AE is used on new and revised maps in place of Zones A1-A30.)



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Zone AH: Areas subject to inundation by 1-percent-annual-chance shallow flooding (usually areas of ponding) where average depths are between 1 and 3 feet. BFEs derived from detailed hydraulic analyses are shown in this zone. Mandatory flood insurance purchase requirements apply.

Zone AO: Areas subject to inundation by 1-percent-annual-chance shallow flooding (usually sheet flow on sloping terrain) where average depths are between 1 and 3 feet. Average flood depths derived from detailed hydraulic analyses are shown within this zone. Mandatory flood insurance purchase requirements apply.

Zone A99: Areas subject to inundation by the 1-percent-annual-chance flood event, but which will ultimately be protected upon completion of an under-construction Federal flood protection system. These are areas of special flood hazard where enough progress has been made on the construction of a protection system, such as dikes, dams, and levees, to consider it complete for insurance rating purposes. Zone A99 may only be used when the flood protection system has reached specified statutory progress toward completion. No BFEs or flood depths are shown. Mandatory flood insurance purchase requirements apply.

Zone AR: Areas that result from the decertification of a previously accredited flood protection system that is determined to be in the process of being restored to provide base flood protection. Mandatory flood insurance purchase requirements apply.

Zones AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A: Dual flood zones that, because of the risk of flooding from other water sources that the flood protection system does not contain, will continue to be subject to flooding after the flood protection system is adequately restored. Mandatory flood insurance purchase requirements apply.

Zones B, C, and X: Areas identified in the community FIS as areas of moderate or minimal hazard from the principal source of flood in the area. However, buildings in these zones could be flooded by severe, concentrated rainfall coupled with inadequate local drainage systems. Local stormwater drainage systems are not normally considered in the community's FIS. The failure of a local drainage system creates areas of high flood risk within these rate zones. Flood insurance is available in participating communities but is not required by regulation in these zones. (Zone X is used on new and revised maps in place of Zones B and C.)

Zone D: Unstudied areas where flood hazards are undetermined, but flooding is possible. No mandatory flood insurance purchase requirements apply, but coverage is available in participating communities.



Frequently Asked Questions (FAQs)

38. What is a regulatory floodway and who designates it?

The regulatory floodway, which is adopted into the community's floodplain management ordinance, is the stream channel plus that portion of the overbanks that must be kept free from encroachment in order to discharge the 1-percent-annual-chance flood without increasing flood levels by more than 1.0 foot (some states specify a smaller allowable increase). The intention of the floodway is not to preclude development. Rather, it is intended to assist communities in prudently and soundly managing floodplain development and prevent additional damages to other property owners. The community is responsible for prohibiting encroachments, including fill, new construction, and substantial improvements, within the floodway unless it has been demonstrated through hydrologic and hydraulic analyses that the proposed encroachment will not increase flood levels within the community. In areas that fall within the 1-percent-annual-chance floodplain, but are outside the floodway (termed the "floodway fringe"), development will, by definition, cause no more than a 1.0-foot increase in the 1-percent-annual-chance water-surface elevation. Floodplain management through the use of the floodway concept is effective because it allows communities to develop in floodprone areas if they so choose, but limits the future increases of flood hazards to no more than 1.0 foot.

39. What procedures are available for changing or correcting a Flood Insurance Rate Map?

FEMA has established administrative procedures for changing effective FIRMs and FIS reports based on new or revised scientific or technical data. A physical change to the affected FIRM panels and portions of the FIS report is referred to as a "Physical Map Revision," or "PMR." Changes can also be made by a Letter of Map Change (LOMC). The three LOMC categories are Letter of Map Amendment (LOMA), Letter of Map Revision based on Fill (LOMR-F), and Letter of Map Revision (LOMR). These LOMC categories are discussed in more detail later.

40. What comprises technical or scientific data?

In general, the scientific or technical data needed to effect a map amendment or revisions include certified topographic data and/or hydrologic and hydraulic analyses to support the request for amendment or revision.

41. What is a Letter of Map Revision Based on Fill (LOMR-F)?

A LOMR-F is an official revision by letter to an effective NFIP map. A LOMR-F states FEMA's determination concerning whether a structure or parcel has been elevated on fill above the BFE and is, therefore, excluded from the SFHA.

42. What is a Letter of Map Amendment (LOMA)?

A LOMA is an official revision by letter to an effective NFIP map. A LOMA results from an administrative procedure that involves the review of scientific or technical data submitted by the owner or lessee of property who believes the property has incorrectly been included in a designated SFHA. A LOMA amends the currently effective FEMA map and establishes that a specific property is not located in an SFHA.



43. What is a Letter of Map Revision (LOMR)?

A LOMR is an official revision to the currently effective FEMA map. It is used to change flood zones, floodplain and floodway delineations, flood elevations, and planimetric features. All requests for LOMRs should be made to FEMA through the chief executive officer of the community, since it is the community that must adopt any changes and revisions to the map. If the request for a LOMR is not submitted through the chief executive officer of the community, evidence must be submitted that the community has been notified of the request.

44. What is a conditional map revision?

NFIP maps must be based on existing, rather than proposed, conditions. Because flood insurance is a financial protection mechanism for real-property owners and lending institutions against existing hazards, flood insurance ratings must be made accordingly. However, communities, developers, and property owners often undertake projects that may alter or mitigate flood hazards and would like FEMA's comment before constructing them. A Conditional Letter of Map Revision (CLOMR) is FEMA's formal review and comment as to whether a proposed project complies with the minimum NFIP floodplain management criteria. If it is determined that it does, the CLOMR also describes any eventual revisions that will be made to the NFIP maps upon completion of the project.

While obtaining a CLOMR may be desired, obtaining conditional approval is not automatically required by NFIP regulations for all projects in the floodway or 1-percent annual chance floodplain. A CLOMR is required only for those projects that will result in a 1-percent annual chance water surface elevation increase of greater than 1.00 foot for streams with BFEs specified, but no floodway designated, or any 1-percent annual chance water surface elevation increase for proposed construction within a regulatory floodway. The technical data needed to support a CLOMR request generally involve detailed hydrologic and hydraulic analyses and are very similar to the data needed for a LOMR request.

In addition to the situations described above, property owners and developers who intend to place structures in the 1-percent annual chance floodplain may need to demonstrate to the lending institutions and local officials before construction that proposed structures will be above the base flood elevation. If the project involves only the elevation of structures on natural high ground, they can request a Conditional Letter of Map Amendment (CLOMA) from FEMA. If the elevation of structures on earthen fill is the sole component of the project (i.e., there is no associated channelization, culvert construction, etc., that would alter flood elevations) and there is no fill placed in the regulatory floodway, they can request from FEMA a CLOMR based on fill or a CLOMR-F. Requests for CLOMAs and CLOMRs should be made by the community and addressed to the Mitigation Division Director at the appropriate FEMA Regional Office. The addresses of all FEMA Regional Offices are provided in the back of this booklet. Until a LOMR is issued, this property remains in the floodplain and is subject to the community floodplain management ordinance and the mandatory flood insurance purchase requirements.



45. How long does it take to obtain a LOMA, LOMR, or PMR?

For single-building or single-lot determinations that do not involve changes to BFEs or floodways, a LOMA or LOMR-F generally can be issued within 4 weeks. LOMAs and LOMRs involving multiple lots or multiple buildings require up to 8 weeks to process. Times are specified from the date of receipt of all technical, scientific, or legal documentation. LOMRs involving decreases in BFEs or floodways take approximately 90 days for processing. If changes in flooding conditions are extensive or if BFEs increase, a PMR will be required, which will take 12 months or longer.

46. If a LOMA, LOMR-F, or LOMR is issued by FEMA, will a lending institution automatically waive the flood insurance requirement?

Although FEMA may issue a LOMA, it is the lending institution's prerogative to require flood insurance as a condition of its own beyond the provisions of the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, before granting a loan or mortgage. Those seeking a LOMA should first confer with the affected lending institution to determine whether the institution will waive the requirement for flood insurance if a LOMA is issued. If it will, the policyholder may cancel flood insurance coverage and obtain a premium refund. If not, amending the NFIP map to remove the structure from the SFHA will generally lower the flood insurance premium.

47. If a LOMA, LOMR-F, or LOMR is granted and the lender waives the requirement for flood insurance, how can a flood insurance policy be cancelled?

To effect a cancellation of a flood insurance policy, the policyholder must supply a copy of the LOMA, LOMR-F, or LOMR and a waiver for the flood insurance purchase requirement from the lending institution to the insurance agent or broker who services the policy. A completed cancellation form with the LOMA, LOMR-F, or LOMR and the waiver must be submitted by the agent to the NFIP or the appropriate WYO company. When a LOMA, LOMR-F, or LOMR is issued and cancellation requested, the policyholder may be eligible for a refund of the premium paid for the current policy year only if no claim is pending and no claim has been paid during the current policy year.

48. Will flood insurance rates be lowered while the drainage solution is in process?

The answer to this question depends on whether the flood control project provides an adequate level of protection and if it involves federal funding. If the project is federally funded, then FEMA will revise the Flood Insurance Rate Map (FIRM) to show changes in the floodplain if the critical features of the project are under construction, 50 percent of the total cost has been expended, and 100 percent of the funding is authorized. When the FIRM is revised, the protected area will be designated Zone A99, and the flood insurance rate will be the same as in Zones B, C, and X.